

FARMERS PARTICIPATORY APPROACH ON NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT IN DEVELOPMENT OF AGRIBUSINESS IN KARNATAKA"

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Introduction

National Bank for Agriculture and Rural Development (NABARD)

The NABARD provides refinance to the Apex Bank and CARD Bank. NABARD is an apex institution accredited with all matters concerning policy, planning and operations in the field of credit for agriculture and other economic activities in rural areas. It is an apex refinancing agency for the institutions providing investment and production credit for promoting the various developmental activities in rural areas. It co-ordinates the rural financing activities of all the institutions engaged in developmental work at the field level and maintains liaison with Government of India, State Governments, Reserve Bank of India and other national level institutions concerned with policy formulation.

Importance Of The Study

The present study is essential to understand various programmes implemented by 'NABARD' in agriculture development and it

is helpful to farmers to understand the various schemes implemented by 'NABARD' and utilization.

Objectives Of The Study

1. To Analyze the Awareness of NABARD among farmer in the study area.
2. To find out the problems of NABARD with related to implementation of Agri policy and programmes.

Methodology

Study is based both primary and secondary data. The primary data is collection through questionnaire and by interview with farmers and also by personal observations.

Sampling Design

In order to understand farmers awareness about NABARD to conduct primary survey in Mysore district villages. The following sample drawn based on purposive random sampling.

Sl no	Types of farmers	No. of respondents
1.	Types of farmers	68
2.	Marginal farmers	38
3.	Big farmers	34
	Total	140

The secondary data about Refinancing of Agriculture sector in NABARD in addition to this collected from Books, Journals, Government publications, Website etc.

Limitations Of The Study

The study confined to 'NABARD' and to know the role of 'NABARD' to agriculture development collection of primary data farmers in Mysore district. The outcome are based on past experience of farmers and concerned with cycological thinking of farmers and also some of the results based on observation method.

Results And Discussions

Table: Education Qualification Of Farmer

Education qualification	No of respondents	Per cent
Higher primary	59	42.1
S.S.L.C	47	33.6
P.U.C	33	23.6
Degree	1	.7
Total	140	100.0

The study shows the educational qualification of farmers. Here 42.1 Per cent of the farmers are having higher primary, 33.6 Per cent of the farmers are having S.S.L.C, and 23.6 Per cent of the farmers are having P, U, C, and finally 0.7 Per cent of the farmers are having Degree.

Table: - Occupation Of The Farmer

Occupation	No of respondents	Percent
Agriculture	136	97.1
Other	4	2.9
Total	140	100.0

Source:-Primary Survey 2018

The table shows that the occupation of farmers. Here 97.1 Per cent of the farmers are working on agriculture activities and 2.9 Per cent of the farmers are working on other activities on the occupation. Ex: Employee, Business, etc.

Table: Land Holding Size Of The Farmer

Land holding size	No of respondents	Per cent
Less than 1 hector	68	48.6
1-2 hectors	38	27.1
More than 2 hectors	34	24.3
Total	140	100.0

Source: - Primary Survey 2018

The study shows that the land holdings of the farmer. Out of 140 farmers 48.6 Per cent of the farmers are having less than 1 Hectare of land, 27.1 Per cent of the farmers having 1 to 2 Hectare of land and remaining 24.3 Per cent of the farmers having more than hectares of land in their villages. This indicates in the total percentage that more farmers are having less than 1 hector of land in the villages.

Table: Income Of The Farme

Annual income	No of respondent	Per cent
11,000-25,000	76	54.3
25,001-50,000	35	25.0
50,001-1,00,000	29	20.7
Total	140	100.0

Source: - Primary Survey 2018

The study shows that the Annual income of the farmers. In the total farmers, 54.3 Per cent of the farmers are getting 11,000-25,000 of income annually, and 25 Per cent of the farmers are getting 25,001-50,000 of income annually, and finally 20.7 Per cent of the farmers are having 50,001-1, 00,000 of income annually. This table and figure clearly shows the farmers annual income capacity in agriculture bases. All the farmers are depending upon the agriculture. In recent years every farmers are suffering from credits in agriculture production and other purpose in India.

Table: Aware Of Nabard

Aware of NABARD	No of respondents	Per cent
Yes	71	50.7
No	69	49.3
Total	140	100.0

Source: - Primary Survey 2018

The figure shows that the aware of NABARD by the farmers in primary survey. In the total farmers 50.7 Per cent of farmers are aware about NABARD, and 49.3 Per cent of farmers are not aware about NABARD. According to primary survey in recent days every farmers are aware about NABARD.

Majority of farmers know about agricultural programmes and schemes of rural banks. This is provided by NABARD to all rural and grameena banks in all villages. Government is conducting so many awareness programmes in all villages in Karnataka.

Table: Loan Taken From Rural Banks Grameen Banks

Loan taken from banks	No of respondents	Per cent
Yes	130	92.9
No	10	7.1
Total	140	100.0

Source: - Primary Survey 2018

The table shows that the loan taken by farmers in rural or other grameen banks. In the total farmers 92.9 Per cent of farmers are taking loan from rural banks and other grameen banks, and only 7.1 Per cent of the farmers are not taking the loan in villages. This shows that the majority farmers are depending upon the loan in agriculture and other activities. Every bank is giving the loan to farmers easily in recent years.

Table: Purpose Of Loan Taken From Banks

Purpose of loan taken from banks	No of respondents	Per cent
Production purpose	116	82.9
Marketing purpose	17	12.1
Other purpose	7	5.0
Total	140	100.0

Source: - Primary Survey 2018

The table shows the farmers purpose regarding loan taken from banks. 82.9 Per cent of farmers are taking loan for production purpose, and 12.1 Per cent of the farmers are taking loan for marketing purpose, and finally 5.0 Per cent of farmers are taking loan for other purpose.

Table: Aware About Programmes Of Nabard

Aware about programmes of NABARD	No of respondents	Per cent
Yes	87	62.1
No	53	37.9
Total	140	100.0

Source: - Primary Survey 2018

The table shows that the farmers awareness regarding programmes implemented by NABARD. 62.1 Per cent of the farmers know

about the programmes of NABARD in recent years, and 37.9 Per cent of the farmers are not aware about NABARD programmes. This indicates that the majority of the farmers know about the programmes of NABARD.

Table: - Aware About Schemes Of Nabard

Aware about schemes of NABARD	No of respondents	Per cent
Yes	57	40.7
No	83	59.3
Total	140	100.0

Source: - Primary Survey 2018

The table shows the farmers awareness about schemes of NABARD. In total 40.7 Per cent of the farmers know about schemes of NABARD, and 59.3 Per cent of the farmers are not aware about the schemes of NABARD in my study area.

Table: - Different Schemes Of Nabard

Different Schemes of NABARD	No of respondents	Per cent
Poultry estates	29	20.7
Capital investment subsidy	30	21.4
Dairying and Fisheries	19	13.6
Livestock insurance	62	44.3
Total	140	100.0

Source: - Primary Survey 2018

The table shows the name of the schemes of NABARD regarding farmers in the study area. In the total farmers 20.7 Per cent of farmers know about the 'Poultry estates schemes', and 21.4 Per cent of the farmers are know about 'Capital investment subsidy schemes', and 13.6 Per cent of the farmers know about 'Dairying and fisheries schemes', and finally 44.3 Per cent of the farmers are know about the 'Livestock insurance schemes'.

Table: Aware About Subsidies Of Banks

Aware about subsidies of banks	No of respondents	Per cent
Yes	88	62.9
No	52	37.1
Total	140	100.0

Source: - Primary Source 2018

The table 4.18 shows the farmers awareness about subsidies of rural banks. In the total farmers 62.9 Per cent of the farmers know about subsidies of banks, and 37.1 Per cent of the

farmers don't know about the subsidies of banks.

Table: - 4.19 Aware About Types Of Subsidies

Aware about types of subsidies	No of respondents	Per cent
Yes	66	47.1
No	74	52.9
Total	140	100

Source: - Primary Survey 2018

The table shows the aware about types of subsidies in rural and other regional banks by the farmers in the study area. From the total Farmers 47.1 Per cent of the farmers are aware about types of subsidies, and 52.9 Per cent of the farmers are not aware about types of subsidies in my study area. In recent years all rural and regional banks are provided subsidies relating to agriculture.

Table: Utilize Programmes Of Nabard

Utilize the programmes of NABARD	No of respondents	Per cent
Yes	85	60.7
No	55	39.3
Total	140	100.0

Source: - Primary Survey 2018

The table shows that the farmers utilization regarding 'NABARD' programmes in the study area. 60.7 Per cent of the farmers are utilizing the 'NABARD' programmes in the study area, and 39.3 Per cent of the farmers are not utilizing the 'NABARD' programmes in the study area.

Table: Problems Faced By The Farmers While Loan Taken

Problems faced by the farmers while loan taken	No of respondents	Per cent
Yes	106	75.7
No	34	24.3
Total	140	100.0

Source: - Primary Survey 2018

The table shows that the problems faced by farmers while taking the loan in the study area. In the total farmers 75.7 Per cent of the farmers are facing so many problems while taking the loan in rural and regional banks in the study area, and 24.3 Per cent of the farmers are not facing the problems while taking the

loan in rural and other regional banks in the study area.

Table: - List Of Major Problems Faced By Farmers In Banks

Major problems list in banks	No of respondents	Per cent
Late process	54	38.6
No perfect information	44	31.4
No proper response	28	20.0
Others	14	10.0
Total	140	100.0

Source: - Primary Survey 2018

The study shows that the list of major problems faced by farmers in the banks. In the total farmers 38.6 Per cent of the farmers are facing 'late processing' in the banks, and 31.4 Per cent of the farmers are facing 'no perfect information' provided in the banks, and 20.0 Per cent of the farmers are facing 'no proper response' in the banks, and finally 10.0 Per cent of the farmers are facing 'other problems' in the banks in the study area.

Table: Useful Of Nabard Facilities

Useful of NABARD	No of respondents	Per cent
Yes	120	85.7
No	20	14.3
Total	140	100.0

Source: - Primary Survey 2018

The table and figure 4.23 shows the usefulness of 'NABARD' when compared to other institutions. In the total farmers 85.7 Per cent of the farmers said yes because 'NABARD' are implemented by so many programmes and schemes, and 14.3 Per cent of the farmers not said the usefulness of 'NABARD' because these farmers are not aware about the 'NABARD' and programmes and schemes of 'NABARD' in the study area.

Table: Farmers Suggestion

Suggestions of improvement the NABARD	No of respondents	Per cent
Intro duced new banks	54	38.6
Providing more subsidies	46	32.9
Providing loan in face of interest	27	19.3
Others	13	9.3
Total	140	100.0

Source: - Primary Survey 2018

The farmers suggestions regarding to

improve the role and functions of 'NABARD' and its contribution in development of agribusiness in Karnataka. In the total farmers 38.6 Per cent of the farmers said the 'introduction of new banks' in rural areas, and 32.9 Per cent of the farmers said 'providing more subsidies' in the banks, and 19.3 Per cent of the farmers said 'providing loan free of interest' in the banks, and finally 9.3 Per cent of the farmers are said 'others' matters in the study area.

Major Findings of the Study

The study was come out 'NABARD' Mysore. The involved interviewing farmers; in the study area were interview with questionnaire and also understanding the farmers awareness about 'NABARD' in Mysore district and also collected secondary data in 'NABARD' institute Bangalore. Based on both primary and secondary data following are major findings:

- ❖ 42.1 Per cent Of the farmers are studied higher primary, and 33.6 Per cent of the farmers are studied S.S.L.C, and 23.6 Per cent of the farmers are studied P.U.C, and only 0.7 Per cent of the farmers are studied degree in my study area.
- ❖ 97.1 Per cent of the farmers are depending upon the agriculture in occupation, and only 2.9 Per cent of the farmers are depending upon other occupations in our village to the study area.
- ❖ 48.6 Per cent of the farmers are holding less than 1hector of land, and 27.1 Per cent of the farmers are holding above 1 hector, and 24.3 Per cent of the farmers are holdings 2-3 hector of land in the study area.
- ❖ 54.3 Per cent of the farmers are getting 11,000-25,000 Rs annually, and 25.0 Per cent of the farmers are getting 25,001-50,000 Rs annually, and 20.27 Per cent of the farmers are getting 50,001-1,00,000 Rs annually in study area.

- ❖ 50.7 Per cent of the farmers are aware about 'NABARD' and 49.3 Per cent of the farmers are not aware about 'NABARD' in study area.
- ❖ 92.9 Per cent of the farmers are taking loan in rural and other regional banks, and only 7.1 Per cent of the farmers are not taking the loans in rural and other regional banks.
- ❖ 15. 82.9 Per cent of the farmers are loan taking for the purpose of production, and 12.1 Per cent of the farmers are loan taking for the purpose of marketing, and only 5.0 Per cent of the farmers are loan taking for the other purpose.
- ❖ 44.3 Per cent of the farmers know about the 'livestock insurance scheme', and 21.4 Per cent of the farmers know about the 'capital investment subsidy schemes', and 20.7 Per cent of the farmers are know about 'poultry estates schemes', and 13.6 Per cent of the farmers are know about the 'dairying and fisheries schemes' in the study area.
- ❖ More than 75 per cent of the farmers are facing the problems to taking loan in rural and other regional banks study area.

Suggestions

The following are the some of the suggestions based on finding of the study area.

- ❖ Encourage the youths for establishing new ventures of Agro enterprises.
- ❖ Train the youths with the help of Regional banks financial supports.
- ❖ Give tax and interest free loans to Agro industries and farm sectors.
- ❖ Provide update information and conducting programmes at village level to upgrade their marketing plan and farm cultivation.
- ❖ Refinance the Agro sick industries.
- ❖ Encourage the Self Help Group to adopting new technologies and machineries for producing their products.

Conlusions

NABARD play the major role in

'Development of Agribusiness in Karnataka'. It is very helpful to agro-sick industries and farm sectors through encouraging and providing Refinancing and upgrading their technology and adopting new product introduce. Encourage the Self Help Group to improve their standard of living through getting loans from regional banks. So, it improve the loans facilities and provide update information to agro industries and farm sectors, and educate the farmers to adopt new technologies in their production and marketing activities.

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